

**DEPARTMENT OF HEALTH AND HUMAN SERVICES (HHS)****Administration on Aging****Fiscal Year 2002 Program Announcement (AoA-02-07) and Application Kit**

**Deadline date for the submission of applications: August 5, 2002**

**I. BACKGROUND INFORMATION AND PRIORITY AREA DESCRIPTION**

**SUMMARY:** The Administration on Aging (AoA) announced in the *Federal Register* on [insert date] that it will hold a competition for grant awards to support **Pension Counseling and Information Projects** as authorized by Title II, Section 215 of the Older Americans Act, (42 U.S.C. 3001 et seq.) as amended in 2000, P.L. 106-501. The accompanying set of materials comprises the **application kit** for preparing and submitting grant proposals to compete for these project awards.

This program announcement consists of two parts. Part I provides background information and describes the priority area, **Pension Counseling and Information Projects**, under which the AoA is inviting applications to be considered for funding. Part II describes, in detail, the process governing the consideration of project applications for funding and provides guidance on how to prepare and submit an application.

All of the forms (Standard Form 424), Assurances, and Certifications necessary to complete the application are included following Part II. Grant awards to be made under this priority area are subject to the availability of funds.

**STATUTORY AUTHORITY**

The statutory authority for awards made under this program announcement area is contained in Title II, Section 215 of the Older Americans Act, (42 U.S.C. 3001 et seq.) as amended by the Older Americans Act Amendments of 2000, P.L. 106-501.

**DATE:** The *deadline date* for the submission of applications is **August 5, 2002.**

**PROJECT FUNDING, DURATION AND MATCH**

AoA plans to fund approximately two to three (2-3) new projects through this competition. Each project will be funded at a federal share of between \$100,000 and \$150,000 per year for three years. Grantees are required to cover at least 25% of the total program costs from non-federal cash or in-kind resources – see instructions on AoA match requirement in the Instructions Section.

**ELIGIBLE APPLICANTS**

Applicant eligibility for Pension Counseling and Information Projects is open under Section 215 of the Older Americans Act, to State agencies or area agencies on aging and nonprofit organizations, including community-based and faith-based organizations with a

proven record of providing services related to the retirement of older individuals, services to Native Americans, or specific pension counseling.

### **PRIORITY TARGET POPULATIONS AND ORGANIZATIONS**

Applicants must involve community-based organizations in the planning and implementation of their project. Applicants must also include disadvantaged populations, including limited English-speaking populations, as a target population for their proposed intervention.

**ADDRESS:** Application receipt point: U.S. Department of Health and Human Services, Administration on Aging, Grants Management Division, 330 Independence Avenue SW, Room 4260, Washington, DC 20201, ATT: AoA-02-0505, **Electronic submission address:** <http://www.aoa.gov/egrants/>.

**FOR FURTHER INFORMATION CONTACT:** U.S. Department of Health and Human Services, Administration on Aging, Office of Consumer Choice and Protection, Nancy Wartow, 330 Independence Avenue, SW, Room 4266, Washington, DC, 20201, telephone: (202) 619-1058, E-mail: [nancy.wartow@aoa.gov](mailto:nancy.wartow@aoa.gov)

### **PRIORITY AREA DESCRIPTION**

#### **Pension Information and Counseling**

##### **1) Background**

The world of pensions is extraordinarily complex, not only for the people who manage pension plans and human resources professionals, but for workers and retirees who often find it difficult to impossible to navigate this environment, especially when they have worked for different companies, multi-employer unions and various state and local government entities. There are currently over 750,000 different pension plans in the nation, each with its own set of rules and regulations. The decline in defined benefit plans and the growth in defined contribution plans is likely to continue with new variations added almost weekly. Defined contribution plans place more responsibility on the individual to both contribute to his or her retirement fund as well as manage that plan. The growth in acquisitions and mergers of companies has also resulted in pension plans being incorporated into other plans or plans being terminated and records being lost. People move from one company to another; firms are downsized and subsidiaries spun off. Many companies have become bankrupt, and have defaulted on their pension plans.

##### **2) History**

In 1992, Congress recognized that there were very few resources available to assist older people, near-retirees, and their families to maneuver their way through the pension maze. Therefore, it directed the AoA to develop demonstration projects that would provide education and counseling to older individuals and their families to better help them understand their pensions and assist them to determine if their pensions were incorrectly calculated. Since 1993, the AoA has funded ten demonstration projects which serve 14 states and a Technical Assistance Project that provides education, training and legal back-

up for the projects as well as state and area agencies on aging, legal services programs and other agencies and individuals who need assistance on pension issues. Since the inception of the program, the AoA pension counseling and information demonstration program has recouped approximately \$30 million on behalf of older Americans. While there have been a few large settlements, the typical settlement results in a \$35-\$75 per month increase in a person's pension for life.

The success of the pension counseling projects to date led Congress in 2000 to establish pension counseling and information services as a permanent program under Title II of the Older Americans Act. The statute now calls for a continuation of pension counseling and makes it a service that should be available for all Americans. AoA has spent considerable time evaluating the pension counseling and information projects funded since 1993 with a view toward expanding the program to cover the nation. Since pension law is such a highly complex area, it is AoA's intent to fund the expansion of the program over a period of several years to ensure that there will be adequate funds and a sufficient number of trained staff to develop a nationwide program.

### **3) Project Objectives and Activities**

To begin the process of expanding the Pension Counseling and Information program, under this program announcement the AoA intends to fund two to three (2-3) projects that serve, at a minimum, an entire state, up to and including a multi-state area. (Existing projects cover geographic areas that range from a single area agency on aging planning and service area to a six state regional project.) The projects should provide outreach, information, counseling, referral, and other assistance regarding pensions and other retirement benefits, including private, civil service, and other public pensions and retirement benefits, and rights related to such benefits. The AoA expects these projects to build on the experience of the existing projects and to implement innovative and effective ways to ensure that Americans eligible for pension benefits have the requisite knowledge, information and counseling to fully exercise their rights and entitlements.

Applicants must submit a plan to establish a pension counseling and information program that:

- Establishes or expands a State Agency or area agency pension counseling and information program, or establishes or continues a regional pension counseling and information program;
- Serves a specific geographic area-- at a minimum an entire state, but up to and including a multi-state/regional area;
- Provides counseling, including direct counseling and assistance to individuals who need information regarding pension and other retirement benefits, and information that may assist individuals in obtaining, or
- Establishes rights to, and filing claims or complaints regarding pension and other retirement benefits;
- Establishes a system to make referrals for legal services and other advocacy programs;

- Establishes a system of referral to Federal, State and local departments or agencies related to pension and other retirement benefits;
- Provides a sufficient number of staff positions (including volunteers) to ensure information, counseling, referral, and assistance;
- Provides training programs for staff members, including volunteers;
- Establishes or expands an outreach program to provide information, counseling, referral and assistance regarding pension and other retirement benefits with particular emphasis on outreach to women, minorities, low income retirees, and persons with limited English proficiency.

Applicants should also address four additional criteria:

- Evidence of commitment by the organization to carry out a pension counseling and information program;
- The ability of the applicant to provide effective outreach especially to those targeted for special emphasis above;
- Reliable documentation that the population to be served has a demonstrable need for the services based on community input; and
- The ability of the entity to provide services under the program on a statewide or regional basis.

Applicants should describe how they plan to involve community-based organizations in a meaningful way in the planning and implementation of the proposal project. This section should also describe how the proposed intervention will target disadvantaged populations, including limited-English speaking populations.

Applicants should also be familiar with the work of the demonstration projects since 1993. Some of the operational facts that can be gleaned from the experience of the pension projects to date and which applicants may wish to build upon include the following:

- The process of pension counseling is a far more difficult process than health benefits counseling and requires staff and volunteers who are able to effectively deal with multiple, complex and varied plans, details, requirements and processes;
- Applicants ideally should be well-established, known presences in their respective communities, and should be led by experienced and enthusiastic directors;
- Imaginative and innovative use of the media for outreach is often a significant factor in a successful project;
- Successful projects develop partnerships with the private sector (e.g. lawyers and actuaries) and community agencies, as well as with local offices of federal agencies;
- Finally, any of a variety of structures can be used to develop a successful project; e.g. the staff may or may not use full-time lawyers or paralegals or volunteers or stipend volunteers.

- However, there should either be a lawyer on staff or available as a consultant on a regular basis, to ensure that obscure loopholes of the various pension laws and plans are not overlooked.

The AoA intends to fund two to three (2-3) projects at a federal share of approximately **\$100,000 to \$150,000** per year and an expected budget period of three (3) years for each project. Applicants should recognize, however, that the continuation awards for the second and third years of the projects are contingent upon the grantees performance, the availability of funds and the best interest of the government .

## II. INSTRUCTIONS FOR COMPLETING THE PROJECT NARRATIVE

The Project Narrative is the most important part of the application, since it will be used as the primary basis by AoA to determine whether or not your project meets the minimum requirements for grants under Title IV of the Older Americans Act.

### A. Standard Components

The Project Narrative should provide a **clear and concise** description of your project. AoA recommends that your project narrative include the following components:

1. **Executive Summary.** This section should include a brief - **no more than one page max** - description of the proposed project, including: the problem or issue to be addressed; the project's goal(s); the proposed intervention; anticipated outcomes; and the key audiences that will benefit from the project and its findings. (Suggested Length – not to exceed one page.)
2. **Problem Statement.** This section should describe, in both quantitative and qualitative terms, the nature and scope of the particular problem or issue the proposed intervention is designed to address, including how the project will potentially affect the elderly population and/or their caregivers (including specific subgroups within those populations), and possibly the health care and social services systems (e.g., the use of health care and/or nursing home services.) (Suggested Length and Format: two to four paragraphs.)
3. **Goal(s) and Objectives.** This section should consist of a description of the project's goal(s) and major objectives. NOTE: Unless the project involves multiple, complex interventions, we recommend you have only one overall goal. (Suggested Length and Format: Preferably, include this information in the attached project work plan grid; alternatively, use a bulleted format or describe in one paragraph.)
4. **Proposed Intervention.** This section should provide a clear and concise description of the intervention you are proposing to use to address the problem described in section 2. You should also describe the rationale for using the particular intervention, including factors such as: "lessons learned" for similar projects previously tested in your community, or in other areas of the country; factors in the larger environment that have created the "right conditions" for the intervention (e.g., existing social,

economic or political factors that you'll be able to take advantage of, etc.). Also note any major barriers you anticipate encountering, and how your project will be able to overcome those barriers. Be sure to describe the role and makeup of any strategic partnerships you plan to involve in implementing the intervention, including other organizations, funders, and/or consumer groups. (Suggested Length and Format: Four to six paragraphs.)

5. **Special Target Populations and Organizations.** This section should describe how you plan to involve community-based organizations in a meaningful way in the planning and implementation of the proposal project. This section should also describe how the proposed intervention will target disadvantaged populations, including limited-English speaking populations.
6. **Outcome(s).** This section of the project narrative must clearly identify the measurable outcome(s) that will result from the project. (NOTE: AoA will not fund any project that does not include measurable outcomes - see the section below for a definition of a measurable outcome.). This section should also describe how the project's findings might benefit the field at large, (e.g., how the findings could help other organizations throughout the nation to address the same or similar problems.) (Suggested Length and Format: For your measurable outcomes: preferably list them in the attached work plan grid; alternatively, present them in bullet format; if presented in narrative format – one paragraph. For the description of how the project might benefit the field at large: use one to three paragraphs.)

NOTE: You should keep the focus on this section on describing what outcome(s) will be produced by the project. You should use the Evaluation section noted below to describe how the outcome(s) will be measured and reported.

Examples of outcomes include a change in a client's financial, health and/or functional status, mental well-being, knowledge, skill, attitude, awareness or behavior. Other examples include a change in the degree to which consumers exercise choice over the types of services they receive, or the degree to which consumers are satisfied with the way a service is delivered. Additional examples include: a change in the cost-efficiency and/or cost-effectiveness of a service delivery system; a new model of support or care that can be replicated in the aging network; or, new knowledge that can contribute to the field of aging.

**NOTE: Your application will be scored on the clarity and nature of your proposed outcome(s), NOT on the number of outcomes you cite. It is totally appropriate for a project to have only ONE outcome that it is trying to achieve through the intervention reflected in the project's design.**

7. **Project Management.** This section should include a clear delineation of the roles and responsibilities of project staff, consultants and partner organizations, and how they will contribute to achieving the project's objectives and outcomes. It should specify who would have day-to-day responsibility for key tasks such as: leadership of project; monitoring the project's on-going progress, preparation of reports; communications with other partners and AoA. It should also describe the approach

that will be used to monitor and track progress on the project's tasks and objectives. (Suggested Length and Format: Three paragraphs.)

8. **Evaluation.** This section should describe the method(s), techniques and tools that will be used to: 1.) determine whether or not the proposed intervention achieved its anticipated outcome(s), and 2.) document the "lessons learned" – both positive and negative - from the project that will be useful to people interested in replicating the intervention, if it proves successful. (Suggested Length and Format: Five to eight paragraphs.)
9. **Dissemination.** This section should describe the method that will be used to disseminate the project's results and findings in a timely manner and in easily understandable formats, to parties who might be interested in using the results of the project to inform practice, service delivery, program development, and/or policy-making, including and especially those parties who would be interested in replicating the project. (Suggested Length – three to five paragraphs.)
10. **Work Plan.** The Project Work Plan should reflect and be consistent with the Project Narrative and Budget. It should include a statement of the project's overall goal, anticipated outcome(s), key objectives, and the major tasks / action steps that will be pursued to achieve the goal and outcome(s). For each major task / action step, the work plan should identify the timeframes involved (including start- and end-dates), and the lead person responsible for completing the task. A Sample Work Plan format for your use is included in the Attachments. (Suggested Length and Format: use the sample grid; alternatively, not more than two pages preferably presented in bulleted **format**.)
11. **Organizational Capability Statement and Vitae for Key Project Personnel.** Each application should include an organizational capability statement and vitae for key project personnel. The organizational capability statement should describe how the applicant agency (or the particular division of a larger agency which will have responsibility for this project) is organized, the nature and scope of its work and/or the capabilities it possesses. This description should cover capabilities of the applicant agency not included in the program narrative, such as any current or previous relevant experience and/or the record of the project team in preparing cogent and useful reports, publications, and other products. If appropriate, include an organization chart showing the relationship of the project to the current organization. Include short vitae for key project staff only. Also include information about any contractual organization(s) that will have a significant role(s) in implementing project and achieving project goals.
12. **Letters of Commitment From Key Participating Organizations and Agencies.** Include confirmation of the commitments to the project (should it be funded) made by key collaborating organizations and agencies in this part of the application. Any organization that is specifically named to have a significant role in carrying out the project should be considered an essential collaborator.

## **B. Required Format and Length**

The Project Narrative must be double-spaced, on single-sided 8 ½” x 11” plain white paper with 1” margins on both sides, and a font size of not less than 11. You can use smaller font sizes to fill in the Standard Forms and Sample Formats. The suggested length for the Project Narrative is ten to twenty pages; twenty pages is the maximum length allowed. AoA will not accept applications with a Project Narrative that exceeds 20 pages, excluding the Project Work Plan. NOTE: The Project Work Plan, Letters of Cooperation, and Vitae of Key Personnel are not counted as part of the Project Narrative for purposes of the 20-page limit, but all of the other sections noted above are included in the limit, including Sections, 1 through 8, and Section 10 except for the Vitae.

## **III. INSTRUCTIONS FOR COMPLETING STANDARD FORMS**

This section provides step-by-step instructions for completing the four (4) standard federal forms required by as part of your grant application, including special instructions for completing Standard Budget Forms 424 and 424A. Standard Forms 424 and 424A are used for a wide variety of federal grant programs, and federal agencies have the discretion to require some or all of the information on these forms. AoA does not require all the information on these Standard Forms. Accordingly, please use the instructions below in lieu of the standard instructions attached to SF 424 and 424A to complete these forms. Please note that single-sided copies of all required forms must be used in submitting your application.

### **A. Standard Form 424**

Item 1. Mark “Non-Construction” under “Application”.

Item 2. Fill in the date you submit the application. The three “Identifier” boxes to the right of Items 2 through 4 should be left blank.

Item 3. Not applicable – Mark “NA”.

Item 4. Leave blank.

Item 5. Enter the legal name of the applicant organization; the name of the primary organizational unit responsible for managing the project; the applicant’s address; and the name and telephone number of the person to contact on matters related to this application.

Item 6. Enter the Employer Identification Number (EIN) of the applicant organization that has been assigned to the organization by the Internal Revenue Service. Please include the suffix to the EIN if known.

Item 7. Enter the appropriate letter in the box provided.

Item 8. Check the “New” box.

Item 9. Enter - Administration on Aging

Item 10. Enter – 93.048

Item 11. Enter the title of the project.

Item 12. List only one entity - it should be the largest political entity affected.

Item 13. Enter the start and end date for the upcoming budget period for the project. (NOTE: The start date usually coincides with the date AoA issues the grant award to the applicant organization, with the end date usually being 12 months later.) The start date for Pension Information and Counseling Projects will be September 29, 2002 and the end date will be September 30, 2005.

Item 14. Enter the Congressional District(s) affected by the project.

Item 14a. Enter the Congressional District where the applicant organization is located.

Item 14b. Leave Blank

Item 15. **NOTE:** Applicants should review cost sharing or matching principles contained in Subpart C of 45 CFR Part 74 or 45 CFR Part 92 before completing Item 15 and the Budget Information Sections A, B and C noted below.

All budget information entered under item 15 should cover the upcoming budget period. For sub-item 15a, enter the federal funds being requested. Sub-items 15b-15e are considered matching funds. The dollar amounts entered in sub-items 15b-15f must total at least 1/3<sup>rd</sup> of the amount of federal funds being requested (the amount in 15a). For a full explanation of AoA's match requirements, see the information in the box below. For sub-item 15f, enter only the amount, if any, that is going to be used as part of the required match.

There are three types of match: 1.) non-federal cash; 2.) non-federal non-cash (i.e., in-kind); and program income. In general, costs borne by the applicant and cash contributions of any and all third parties involved in the project, including sub-grantees, contractors and consultants, are consider cash matching funds. Generally, most contributions from third parties will be non-cash (i.e., in-kind) matching funds. Examples of non-cash (in-kind) match include: volunteered time and use of facilities to hold meetings or conduct project activities. A third form of non-federal match is projected program income derived from activities of the project such as participant fees and sale of publications. Only program income that is to be used as part of the required match should be shown on Line 15.

**AOA's Match Requirement**

Under this and other OAA programs, AoA will fund no more than 75 % of the project's total cost, which means the applicant must cover at least 25% of the project's total cost with non-federal resources. In other words, for every three (3) dollars received in federal funding, the applicant must contribute at least one (1) dollar in non-federal resources toward the project's total cost (i.e., the amount on line 15g.). This "three-to-one" ratio is reflected in the following formula which you can use to calculate your minimum required match:

$$\frac{\text{Federal Funds Requested (i.e., amount on line 15a)}}{3} = \text{Match Requirement}$$

For example, if you request \$100,000 in federal funds, then your minimum match requirement is \$100,000/3 or \$33,333.

A common error applicants make is to match 25% of the federal share, rather than 25% of the project's total cost, so be sure to use one of the formulas above to calculate your match requirement.

**If the required non-federal share is not met by a funded project, AoA will disallow any unmatched federal dollars.**

NOTE: **Indirect charges** may only be requested if: (1) the applicant has a current indirect cost rate agreement approved by the Department of Health and Human Services or another federal agency; or (2) the applicant is a state or local government agency. State governments should enter the amount of indirect costs determined in accordance with DHHS requirements.

Item 16. Check b. No - Program is not covered by E.O. 12372

Item 17. This item applies to the applicant organization. Categories of debt include delinquent audit disallowances, loans, and taxes.

Item 18. To be signed by the authorized representative of the applicant organization. A document attesting to that sign-off authority must be on file in the grantee's office.

**B. Standard Form 424A**

NOTE: Standard Form 424A is designed to accommodate applications for multiple grant programs; thus, for purposes of this AoA program, many of the budget item columns and rows are not applicable. For your convenience, these non-applicable columns and rows have been shaded-out on the form. You should only consider and respond to the budget items for which guidance is provided below.

### Section A - Budget Summary

Line 5: Leave columns (c) and (d) blank. Enter TOTAL federal costs in column (e) and total non-federal costs (including third party in-kind contributions and any program income to be used as part of the grantee match) in column (f). Enter the sum of columns (e) and (f) in column (g).

### Section B - Budget Categories

Column 3: Enter the breakdown of how you plan to use the federal funds being requested by object class category (see instructions for each object class category below).

Column 4: Enter the breakdown of how you plan to use the non-federal share by object class category.

Column 5: Enter the total funds required for the project (the sum of Columns 3 and 4) by object class category.

### **Separate Budget Justification Requirement**

You must submit a separate budget justification as part of your application. **A blank sample format (and one with examples) has been included in the attachments for your use in developing and presenting your Budget Justification.** In your budget justification, you should include a breakdown of the budget which shows the costs for all of the object class categories noted in Section B, across three columns: federal; non-federal cash; and non-federal in-kind. The justification should fully explain and justify the costs in each of the major budget items for each of the object class categories, as described below. Third party in-kind contributions and program income designated as non-federal match contributions should be clearly identified and justified separately from the justification for the budget line items. The full budget justification should be included in the application immediately following the SF 424 forms.

Line 6a: Personnel: Enter total costs of salaries and wages of applicant/grantees staff. Do not include the costs of consultants; consultant costs should be included under 6h - Other. In the Justification: Identify the project director, if known. Specify the key staff, their titles, brief summary of project related duties, and the percent of their time commitments to the project in the budget justification.

Line 6b: Fringe Benefits: Enter the total costs of fringe benefits unless treated as part of an approved indirect cost rate. In the Justification: Provide a break-down of amounts and percentages that comprise fringe benefit costs, such as health insurance, FICA, retirement insurance, etc.

- Line 6c: Travel: Enter total costs of out-of-town travel (travel requiring per diem) for staff of the project. Do not enter costs for consultant's travel - this should be included in line 6h. In the Justification: Include the total number of trips, destinations, purpose, length of stay, subsistence allowances and transportation costs (including mileage rates).
- Line 6d: Equipment: Enter the total costs of all equipment to be acquired by the project. For all grantees, "equipment" is non-expendable tangible personal property having a useful life of more than two years and an acquisition cost of \$5,000 or more per unit. If the item does not meet the \$5,000 threshold, include it in your budget under Supplies, line 6e. In the Justification: Equipment to be purchased with federal funds must be justified as necessary for the conduct of the project. The equipment must be used for project-related functions; the equipment, or a reasonable facsimile, must not be otherwise available to the applicant or its sub-grantees. The justification also must contain plans for the use or disposal of the equipment after the project ends.
- Line 6e: Supplies: Enter the total costs of all tangible expendable personal property (supplies) other than those included on line 6d. In the Justification: Provide general description of types of items included.
- Line 6f: Contractual: Enter the total costs of all contracts, including (1) procurement contracts (except those which belong on other lines such as equipment, supplies, etc.). Also include any contracts with organizations for the provision of technical assistance. Do not include payments to individuals on this line. In the Justification: Attach a list of contractors indicating the name of the organization, the purpose of the contract, and the estimated dollar amount. If the name of the contractor, scope of work, and estimated costs are not available or have not been negotiated, indicate when this information will be available. **Whenever the applicant/grantee intends to delegate a substantial part (one-third, or more) of the project work to another agency, the applicant/grantee must provide a completed copy of Section B, Budget Categories for each contractor, along with supporting information and justifications.**
- Line 6g: Construction: Leave blank since construction is not an allowable cost under this AoA program.
- Line 6h: Other: Enter the total of all other costs. Such costs, where applicable, may include, but are not limited to: insurance, medical and dental costs (i.e. for project volunteers this is different from personnel fringe benefits); non-contractual fees and travel paid directly to *individual* consultants; local transportation (all travel which does not require per diem is considered local travel); postage; space and equipment rentals/lease; printing and publication; computer use; training and staff development costs (i.e. registration fees). If a cost does not clearly fit under another category, and it qualifies as an allowable cost, then rest assured this is where it belongs.

In the Justification: Provide a reasonable explanation for items in this category. For individual consultants, explain the nature of services provided and the relation to activities in the work plan. Describe the types of activities for staff development costs.

Line 6i: Total Direct Charges: Show the totals of Lines 6a through 6h.

Line 6j: Indirect Charges: Enter the total amount of indirect charges (costs), if any. If no indirect costs are requested, enter "none." Indirect charges may be requested if: (1) the applicant has a current indirect cost rate agreement approved by the Department of Health and Human Services or another federal agency; or (2) the applicant is a state or local government agency. State governments should enter the amount of indirect costs determined in accordance with DHHS requirements

Line 6k: Total: Enter the total amounts of Lines 6i and 6j.

Line 7: Program Income: As appropriate, include the estimated amount of income, if any, you expect to be generated from this project that you wish to designate as match (equal to the amount shown for Item 15(f) on Form 424). **Note:** Any program income indicated at the bottom of Section B and for item 15(f) on the face sheet of Form 424 will be included as part of non-Federal match and will be subject to the rules for documenting completion of this pledge. If program income is expected, but is not needed to achieve matching funds, **do not** include that portion here or on Item 15(f) of the Form 424 face sheet. Any anticipated program income that will not be applied as grantee match should be described in the Level of Effort section of the Program Narrative.

#### Section C - Non-Federal Resources

Line 12: Enter the amounts of non-Federal resources that will be used in carrying out the proposed project, by source (Applicant; State; Other) and enter the total amount in Column (e). Do not include program income unless it is used to meet the match requirement. Keep in mind that if program income used to meet the match requirement and the projected level of program income is not met, thereby decreasing the level of match, the amount of federal funds available to the grantee may be reduced if the match falls below required levels.

Section D - Forecasted Cash Needs - Not applicable.

#### Section E - Budget Estimate of Federal Funds Needed for Balance of the Project

Line 20: NOTE: Leave this line blank. Section E is relevant only for **multi-year** grant applications, where the project period is 24 months or longer. This section does not apply to grant awards where the project period is less than 17 months.

## Section F - Other Budget Information

Line 22: Indirect Charges: Enter the type of indirect rate (provisional, predetermined, final or fixed) to be in effect during the funding period, the base to which the rate is applied, and the total indirect costs. **Include a copy of your current Indirect Cost Rate Agreement.**

Line 23: Remarks: Provide any other comments deemed necessary.

### **C. Standard Form 424B - Assurances**

This form contains assurances required of applicants under the discretionary funds programs administered by the Administration on Aging. Please note that a duly authorized representative of the applicant organization must certify that the organization is in compliance with these assurances.

### **D. Standard Form CD-511 – Certifications**

This form contains certifications that are required of the applicant organization regarding (a) lobbying; (b) debarment, suspension, and other responsibility matters; and (3) drug-free workplace requirements. Please note that a duly authorized representative of the applicant organization must attest to the applicant's compliance with these certifications.

## **IV. APPLICATION SCREENING CRITERIA**

All applications will be screened to assure a level playing field for all applicants. Applications that fail to meet with of the two screening criteria described below will **not** be reviewed and will receive **no** further consideration.

In order for an application to be reviewed, it must meet the following screening requirements:

1. Applications must be postmarked by midnight, August 5, 2002, or hand-delivered by 5:30 p.m. Eastern Time, on August 5, 2002 or submitted electrically by midnight, August 5, 2002.

Electronic submissions must be sent to: <http://www.aoa.gov/egrants>. NOTE: For electronic submissions, the required signature form must be postmarked by midnight, August 5, 2002 or hand-delivered by 5:30 p.m., Eastern Time, on August 5, 2002.

Paper submissions must be sent or hand-delivered to:

Department of Health and Human Services  
Administration on Aging  
Grants Management Division  
330 Independence Avenue, SW  
Cohen Bldg., Room 4260  
Washington, DC 20201  
Attention: Margaret A. Tolson, Director

2. The Project Narrative section of the application must **not** exceed 20 pages.  
NOTE: The Project Work Plan, Letters of Cooperation, and Vitae of Key Project Personnel **are not counted** as part of the Project Narrative for purposes of the 20-page limit. The components counted as part of the 20 page limit include:

- ☐ Executive Summary
- ☐ Problem Statement
- ☐ Goal(s) and Objective(s)
- ☐ Proposed Intervention
- ☐ Special Target Populations and Organizations
- ☐ Outcomes
- ☐ Project Management
- ☐ Evaluation
- ☐ Dissemination
- ☐ Organizational Capability

## **VI. APPLICATION REVIEW PROCESS AND EVALUATION CRITERIA**

An independent review panel of at least three individuals will evaluate applications that pass the screening. These reviewers are experts in their field, and are drawn from academic institutions, non-profit organizations, state and local government, and federal government agencies other than AoA. Based on the specific programmatic considerations set forth above in the priority area, the reviewers will comment on and score the applications, focusing their comments and scoring decisions on the criteria below.

Applications are scored by assigning a maximum of 100 points across four criteria:

1. Purpose and Need for Assistance Weight: 20 points
  - a. Does the proposed project clearly and adequately respond to the substantive component of the program announcement regarding the functions and activities of the Pension Information and Counseling Program? (10 points)
  - b. Does the project proposal demonstrate a thorough understanding of pension programs, the interest of qualified retired workers in receiving those benefits to which they are entitled, and the roles of national, state and local agencies and resources available to effectuate those rights? (10 points).

2. Approach, Work Plan and ActivitiesWeight: 30 points

- a. Is the intervention clearly defined? Does it reflect a coherent and feasible approach for successfully addressing the identified problem and achieving the identified outcome(s)? Does the project take into account barriers and opportunities that exist in the larger environment that may impact on the project's success? Does the intervention optimize the use of potential partnerships with other organizations and/or consumer groups, as appropriate? (10 points)
- b. Is the project work plan clear and comprehensive? Does it include sensible and feasible timeframes for the accomplishment of tasks presented? Does the work plan include specific objectives and tasks that are linked to measurable outcomes? Does the proposal include a clear and coherent management plan? Are the roles and responsibilities of project staff, consultants and partners clearly defined and linked to specific objectives and tasks? Are the qualifications of the project staff, consultants and/or partners, and the proposed level of effort, adequate to carryout the project? (10 points)
- c. Does the application describe how local community-based organizations will be involved in a meaningful way in the planning and implementation of the proposed project? Does the proposed include disadvantaged populations, including limited-English speaking populations in its target population? (10 points)

3. Project Outcomes, Evaluation and DisseminationWeight: 30 points

- a. Are the expected project benefits/results clear, realistic, and consistent with the objectives and purpose of the project? Are the anticipated outcomes of the proposed project likely to be achieved and will they significantly benefit the populations affected by the intervention, and the field of aging as a whole? Are the proposed outcomes quantifiable and measurable, consistent with the definition of a project outcome contained in Section II of the Program Announcement? (10 points)
- b. Does the project evaluation reflect a thoughtful and well-designed approach that will be able to successfully measure whether or not the project has achieved its proposed outcome(s)? Does the plan include the qualitative and/or quantitative methods necessary to reliably measure outcomes? Is the evaluation also designed to capture "lessons learned" from the overall effort that might be of use to others in the field of aging, especially those who might be interested in replicating the project? (10 points)
- c. Will the dissemination plan get relevant and easy to use information in a timely manner to parties that might be interested in making use of its findings, particularly to those who might want to replicate the project? (10 points)

4. Level of Effort:Weight: 20 points

- a. Do the proposed project director(s), key staff and consultants have the background, experience, and other qualifications required to carry out their designated roles? Are letters from participating organizations included, as appropriate, and do they express the clear commitment and areas of responsibility of those organizations, consistent with the work plan description of their intended roles and contributions? (10 points)
- b. Is the budget justified with respect to the adequacy and reasonableness of resources requested? Is the time commitment of the proposed director and other key project personnel sufficient to assure proper direction, management and timely completion of the project? Are budget line items clearly delineated and consistent with work plan objectives? (10 points)

**VI. SUBMISSION OPTIONS AND APPLICATION COMPONENTS**

Applicants have the option of mailing, hand delivering, or electronically submitting their grant application.

If you elect to submit your application electronically, follow the instructions at:  
<http://www.aoa.gov/egrants>.

If you elect to mail or hand delivery your application, you must submit **one original application and two copies**, plus a completed application checklist to AoA. The Checklist is included the Attachments. To expedite the processing of applications, we request that you arrange the components of your application in the following order:

1. SF 424 Note: The original copy of the application must have an original signature in item 18d on the SF 424.
2. SF 424A.
3. Separate Budget Justification (See Attachments for Sample Format).
4. SF 424B Note: Be sure to complete this form according to instructions and have it signed and dated by the authorized representative (see item 18d on the SF 424).
5. SF CD-511.
6. Copy of the applicant's most recent indirect cost agreement, as necessary.
7. Project Narrative with Work Plan (See Attachments for Sample Work Plan Format).
8. Organizational Capability Statement and Vitae for Key Project Personnel.
9. Letters of Commitment From Key Partners.

10. Completed Application Package Checklist

Mail or hand-deliver your application package to:

Department of Health and Human Services  
Administration on Aging  
Grants Management Division  
330 Independence Avenue, SW  
Cohen Bldg., Room 4260  
Washington, DC 20201  
Attention: Margaret A. Tolson, Director

## **ATTACHMENTS**

**Sample Budget Justification Format with Examples**

**Sample Budget Justification Format**

**Sample Work Plan Format**

**Application Package Checklist**

**Budget Justification, Page 1 – Sample Format with EXAMPLES**

<b>Object Class Category</b>	<b>Federal Funds</b>	<b>Non- Federal Cash</b>	<b>Non- Federal In-Kind</b>	<b><u>TOTAL</u></b>	<b>Justification</b>
<b>Personnel</b>	\$40,000		\$5,000	\$45,000	Project Supervisor (name) = .3FTE @ \$50,000/yr = \$15,000 Project Director (name) = 1FTE @ \$40,000 = \$30,000
<b>Fringe Benefits</b>	\$14,000	0	0	\$14,000	Fringes on Supervisor and Director @ 28% of salary.  FICA (7.65%) = \$3,825 Health (12%) = \$6,000 Dental (5% ) = \$2,500 Life (2%) = \$1,000 Workers Comp Insurance (.75%) = \$ 375 Unemployment Insurance (.6%) = \$ 300
<b>Travel</b>	\$3,000	0	\$ 967	\$3,967	Travel to Annual Grantee Meeting: Airfare: 1 RT x 2 people x \$750/RT = \$1,500 Lodging: 3 nights x 2 people x \$100/night = \$ 600 Per Diem: 4 days x 2 people x \$40/day = \$ 320 Out-of-Town Project Site Visits Car mileage: 3 trips x 2 people x 350 miles /trip x \$ .365/mile = \$ 767

					Lodging: 3 trips x 2 people x 1 night/ trip x \$50/night = \$300 Per Diem: 3 trips x 2 people x 2days/trip x \$40/day = \$480
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**Budget Justification, Page 2 - Sample Format with EXAMPLES**

<b>Object Class Category</b>	<b>Federal Funds</b>	<i>Non- Federal Cash</i>	<b>Non- Federal In- Kind</b>	<i>TOTAL</i>	Justification
<b>Equipment</b>	0	0	0	0	No equipment requested
<b>Supplies</b>	\$1,500		\$2,000	\$3,500	Laptop computer for use in client intakes = \$1,340 Consumable supplies (paper, pens, etc.) \$100/mo x 12 months = \$1,200 Copying \$80/mo x 12 months = \$, 960

<b>Contractual</b>	\$200,000	\$50,000	0	\$250,000	<p>Contracts to A,B,C direct service providers (name providers)</p> <p>adult day care contractor = \$75,000</p> <p>respite care contractor in home= \$75,000</p> <p>respite care contractor-NF = \$50,000</p> <p>personal care/companion provider = \$50,000</p> <p>See detailed budget justification for each provider (and then provide it!)</p>
<b>Budget Justification, Page 3 – Sample Format with EXAMPLES</b>					

<b>Other</b>	\$10,000	\$8,000	\$19,800	\$37,800	Local conference registration fee (name conference) = \$ 200 Printing brochures (50,000 @ \$ .05 ea) = \$ 2,500 Video production = \$19,800 Video Reproduction = \$ 3,500 NF Respite Training Manual reproduction \$3/manual x \$2000 manuals = \$ 6,000 Postage \$150/mo x 12 months = \$ 1,800 Caregiver Forum meeting room rentals \$200/day x 12 forums = \$ 2,400 Respite Training Scholarships = \$1,600
<b>Indirect Charges</b>	0	0	0	0	None
<b><u>TOTAL</u></b>	\$265,700	\$60,800	\$27,767	\$354,267	

**75% of  
Total Cost  
(Federal \$)**

**25% of Total Cost  
(Required Match)**

**Budget Justification – Page 1 – Sample Format**

<b>Object Class Category</b>	<b>Federal Funds</b>	<b>Non- Federal Cash</b>	<b>Non- Federal In-Kind</b>	<b><u>TOTAL</u></b>	Justification
<b>Personnel</b>					
<b>Fringe Benefits</b>					
<b>Travel</b>					

<b>Equipment</b>					
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**Budget Justification – Page 2 – Sample Format**

<b>Object Class Category</b>	<b>Federal Funds</b>	<b>Non- Federal Cash</b>	<b>Non- Federal In- Kind</b>	<b><u>TOTAL</u></b>	Justification
<b>Supplies</b>					

<b>Contractual</b>					
<b>Other</b>					
<b>Indirect Charges</b>					
<b><i>TOTAL</i></b>					

**Project Work Plan, Page 1 – Sample Format**

<b>Goal:</b>			
<b>Measurable Outcome(s):</b>			
<b>Major Objectives</b>	<b>Key Tasks</b>	<b>Lead Person</b>	<b>Timeframe (Start and End Date by Month)</b>

1.																		
2.																		



[illegible]

Project Work Plan, Page 3 – Sample Format

[illegible]


**NOTE: Please do not infer from this sample format that your work plan must have 6 major objectives. If you need more pages, simply repeat this Grant Application Package Checklist**

The checklist below identifies the items that must be included in your mail-in application submission. Please check-off each item to ensure your submission is complete, and includes a copy of the completed checklist in your application package. The components of your submission should be ordered in the same sequence as the items listed below.

I have checked my application package to ensure that it includes:

- ☐ One original application plus two copies, with the SF 424 as the first page of each copy of the application.
- ☐ SF 424.
- ☐ SF 424A.
- ☐ Budget Justification.
- ☐ SF 424B.
- ☐ SF CD-511. Be sure this form is completed according to the instructions, signed and dated by the authorized representative (see item 18d on SF 424).
- ☐ A copy of the current indirect cost rate agreement approved by the Department of Health and Human Services or another federal agency.
- ☐ Project Narrative.
- ☐ Completed Grant Application Package Checklist
- ☐ Receipt of Application Acknowledgement Card (Optional)